



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

FEDERAL HOUSING ADMINISTRATION

SINGLE FAMILY HOUSING



Welcome to...

FHA–Approved Lender Annual Recertification Requirements

Today's webinar begins at 2:00 PM (Eastern).

We will be underway shortly.

Please test your speakers and choose Audio source (computer/smartphone or telephone) by selecting desired option in **Audio Settings** – see left side of toolbar at bottom of screen.



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Technical Support

- Recommend Chrome browser.
- Technical issues? Review *Technology FAQs* by clicking the **Chat** icon at the bottom of screen or **Landing Page**.
- Need additional tech support? Click *Contact Tech Support* icon on the **Chat** link or **Landing Page**.



Q&A Session

- Q&A session will follow the presentation.
- Follow instructions in *Q&A Instructions* link found in the **Chat** icon/**Landing Page** and **Q&A Instructions** slide at end of the presentation.
- Test Audio, if asking a question.
- Select one of the two Audio options:
 - Computer/Smartphone
 - Standard Telephone Line
- Send unanswered questions to FHA Resource Center.



Contact the FHA Resource Center

- Online: www.hud.gov/answers
- Email: answers@hud.gov
- Phone: [1-800-Call-FHA](tel:1-800-Call-FHA) (1-800-225-5342)

Persons with hearing or speech impairments should call the Federal Relay Service at 1-800-877-8339.



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Documents/Materials & Training Evaluation

- Documents/Materials:
 - Click **Chat** icon or **Landing Page**
 - Select the *Webinar Documents/Materials* link for a copy of the presentation.
- Training Evaluation:
 - Click on the **Chat** icon or **Landing Page** and select the *Survey* link.



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Helpful Links

Click on the **Chat** icon or **Landing Page** and select links to bookmark:

- FHA Lenders page:
https://www.hud.gov/program_offices/housing/sfh/lender
- FHA FAQ page:
<https://www.hud.gov/FHAFAQ>
- Single Family Housing Archived (On Demand) Webinars page:
https://www.hud.gov/program_offices/housing/sfh/events/sfh_webinars





U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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Office of Lender Activities and Program Compliance

FHA–Approved Lender Annual Recertification Requirements

September 10, 2020

Presented by:

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Lender Recertification Branch

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Auditor

Lender Recertification Branch

Last Updated: 8/27/2020



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Agenda

Financial Eligibility Requirements

System Access

Recertification Process

Common Deficiencies

Notice of Material Event

Mortgagee Review Board Referral



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Financial Eligibility Requirements



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Financial Eligibility Requirements

Adjusted Net Worth

- The Mortgagee must have a minimum adjusted net worth of \$1,000,000 plus one percent of the total volume in excess of \$25,000,000 of FHA Single Family Mortgages originated, underwritten, serviced, and/or purchased during the prior fiscal year, up to a maximum required adjusted net worth of \$2,500,000.
 - *Computation of Adjusted Net Worth*
 - *Large Supervised, Non-Supervised and Investing lenders must provide a Computation of Adjusted Net Worth with the application.*
 - *Opinion on Supplemental Information*
 - *The auditor must provide an opinion on any other or supplemental information provided with the financial statements*

Liquidity

- The Mortgagee must hold no less than 20 percent of its required adjusted net worth in liquid assets.



System Access



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FHA Connection User Types

- **FHA-Approved Lender (Application Coordinator)** – grants or revokes roles/authorizations for the Lender Electronic Assessment Portal (LEAP) and other FHA Connection applications to all users associated with the institution.
- **FHA-Approved Lender (Standard User)** – has access rights to LEAP and other FHA Connection applications that must be granted by an Application Coordinator.
- **Auditor/Independent Public Accountant (IPA)** – has an “Independent User” ID with specific access rights that must be granted by an Application Coordinator; may be authorized to access financials for multiple FHA-Approved Lenders (separate registration process).

FHA Connection user registration details: <https://entp.hud.gov/clas/reginfo.cfm>.



LEAP Authorization Roles for Recertification

Authorization for Lender Electronic Assessment Portal Applications. Please Note: These roles apply to both Title I and Title II Lender IDs.

<input type="checkbox"/> Institution View Only	<input type="checkbox"/> Institution Data Entry	<input type="checkbox"/> Branch Data Entry
<input type="checkbox"/> Notice of Material Events	<input type="checkbox"/> Recertification Data Entry	<input type="checkbox"/> Recertification Payment
<input type="checkbox"/> Certifying Official	<input type="checkbox"/> Cash Flow Account Setup	

Institution View Only: Has read-only access to all Institution, Branch, Request, Notice of Material Event, and History screens

Certifying Official: Completes Certification Statements

Recertification Data Entry: Completes Lender Data Verification, Audit-Related Questions, Financial Data Template

Recertification Payment: Submits payment and completes extension requests

User administration instructions: https://entp.hud.gov/pdf/mp_gs4_auth.pdf



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Recertification User Responsibilities

It is prohibited by law to share FHA Connection user IDs and passwords for any purpose. The IDs of all users found sharing information are subject to termination. Users may also face debarment or prosecution.

Authority: Section 203, National Housing Act, Pub. L. 73-479; Section 255, National Housing Act, Pub. L. 100-242; 42 U.S.C. 3543 - Sec. 3543; U.S. Federal Criminal Code 18 USC 1030.



Recertification User Responsibilities (cont'd)

- **Mortgagee (M0000)**


- Enters financial data in the Financial Data Template (FDT) and completes the Audit Related Questions based on the audited financial statements provided by the CPA.

- **IPA (I0000)**

- Verifies the data in the Financial Data Template (FDT) and attests to its accuracy.



IPA Assignment

 **FHA Connection**

Home Main Menu ID Maintenance E-mail Us Contact Us Sign Off

Welcome DANIEL SZPARAGA

FHA ConnectionSingle Family FHAI D MaintenanceID Administration

FHA Connection ID Administration

Help Links ?

To update an FHA user ID, fill out the form below and click Send when you are through. Upon verification of the information below, the user ID will be updated.
And remember:
Warning! Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers.

Current Information on File:	User ID 110758	Status Approved	Issue Date 09/05/02
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First Name: JOHN
Middle Initial: D
Last Name: SMITH
Organization Name:
Telephone Number: --

Provide your e-mail address.
Include your e-mail user name, the @ sign and [servicename.com/edu/org/net/etc.]. For example: smith@aol.com, johndoe@adv.org, hfdb84a@prodigy.com.

E-mail Address:

Re-enter E-mail Address for Verification:

If you would like to reset the password, please click on the link: [Reset Password](#)

Choose your System Applications.

Please click the appropriate button to authorize access to the following FHA application.
Title I (0000100001) and Title II (0000100001)
Authorization for Lender Electronic Assessment Portal Applications:

☒ Independent Public Accountant
☐ None

Send

Reset

New Request



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Recertification Process



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When to Recertify

The period between Audited Financial Reports cannot exceed 18 months.

Date of Application	Date of Audited Financial Reports Provided at Approval	Fiscal Year End Month	Date of Approval	Next Financial Reporting Date (Recertification Due Within 90 days)
11/15/2019	06/30/2019	December	11/30/2019	12/31/2020
11/15/2019	12/31/2018	December	02/01/2020	12/31/2019

Audited Financial Statements for the first recertification reporting period must cover the period from the date of the audit used for approval to the end of the current fiscal year end.



Lender Reporting Requirements

Segment	Recertification Steps	Financial Reporting Requirements
<ul style="list-style-type: none"> • Small Supervised <i>(Total net assets less than \$500 million)</i>	<ul style="list-style-type: none"> • Lender Data Verification • Certification • Financial Data Entry • Payment • Submit to HUD as Final 	<ul style="list-style-type: none"> • Signed Unaudited Regulatory Report
<ul style="list-style-type: none"> • Large Supervised • Non – Supervised Lenders • Investing 	<ul style="list-style-type: none"> • Lender Data Verification • Certification • Audit Related Questions • Financial Data Entry • Payment • Submit to Independent Public Accountant for Review • Submit to HUD as Final 	<ul style="list-style-type: none"> • Audited Financial Statements • Signed Independent Auditor's Report on Supplementary Info • Computation of Adjusted Net Worth • Report on Internal Controls • Report on Compliance • Unaudited Regulatory Report or Consolidated Schedules, if applicable
<ul style="list-style-type: none"> • Government 	<ul style="list-style-type: none"> • Lender Data Verification • Certification • Submit to HUD as Final 	



Unable to Certify

- If the Certifying Official cannot check “Yes” to any of the statements, you must provide the Federal Housing Administration (FHA) with:
 - A detailed explanation of the reasons(s) and/or events; and
 - Pertinent supporting documentation.
 - The explanation and documentation must reference the specific corresponding certification statement.
- The lender will be notified by email when they are cleared to proceed with the recertification process.



What To Report

- Updates to items previously reported but have not been cleared by FHA.
- Items previously reported where FHA responded that certification is impacted.
- Any unresolved findings or sanctions by agencies with regulatory authority over your institution.



Audit-Related Questions

Responses to Audit-Related Questions should be supported by the financial statements.

Questions And Documents

Maximum file size per file is 5MB.
Please note, large attachments may take in excess of 30 seconds to load.

Financial Statement Information

- * 001: Is the FHA approved lender a subsidiary in a parent - subsidiary relationship? Yes ▼
- * 002: Are you submitting audited consolidated financial statements of the parent company or audited financial statements of the FHA-approved subsidiary? Consolidated ▼
- * 003: Is the subsidiary 40% or more of the parent? Yes ▼
- * 005: Is the FHA approved lender in a parent- subsidiary relationship? ▼
- * 006: Type of Audit Opinion issued Qualified Opinion ▼
- * 007: Type of Audit Opinion issued on the supplemental information in relation to financial statements as a whole Qualified Opinion ▼
- * 008: Is a going concern paragraph included in the auditor's report? Yes ▼
- * 009: Reported Findings - Significant Deficiencies? No ▼
- * 010: Reported Findings - Material Weaknesses? No ▼
- * 011: Reported Findings - Material Noncompliance? No ▼

HUD Compliance Audit

- * 020: Type of Audit Opinion issued Qualified Opinion ▼
- * 021: Reported Findings - Significant Deficiencies? No ▼
- * 022: Reported Findings - Material Weaknesses? No ▼
- * 023: Reported Findings - Material Noncompliance? No ▼

Management Letter

- * 030: Were certain matters communicated to management not disclosed in audit reports? No ▼



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Audit-Related Questions - Common Errors

- Small supervised lenders fails to include “**SIGNED**” call report.
- Audited consolidating schedules or call reports are not included when submitting consolidated financial statements.
- All required test areas are not listed in the Compliance Report.
- Incorrect responses to the Audit-Related Questions.



Compliance Report Requirements

Areas Tested	
<i>Title I and Title II Lenders</i>	<input type="checkbox"/> Quality Control Plan <input type="checkbox"/> Sponsor Responsibilities for Third Party Originators <input type="checkbox"/> Branch Office Operations <input type="checkbox"/> Loan Origination <input type="checkbox"/> Loan Servicing <input type="checkbox"/> Federal Financial and Activity Reports <input type="checkbox"/> Lender Annual Recertification <input type="checkbox"/> Adjusted Net Worth <input type="checkbox"/> Liquidity <input type="checkbox"/> Licensing
<i>Title I</i>	<input type="checkbox"/> Loan Disbursements <input type="checkbox"/> Eligible Fees and Charges
<i>Title II</i>	<input type="checkbox"/> Loan Settlement <input type="checkbox"/> Escrow Accounts <input type="checkbox"/> Kickbacks



Financial Data Template

Home | Contact Us | Help | Logout
Logged in as: LENDER IDMT00644 (MT0644)

LEAP
Lender Electronic Assessment Portal

U.S. Department of Housing and Urban Development

12489-Sample Institution 2

▼ Recertification - Financial Statements

SAVE SAVE & RETURN CANCEL v1.1

Maximum file size per file is 5MB.
Please note, large attachments may take in excess of 30 seconds to load.

Financial Data Template

▼ Balance Sheet - Assets

Line Item 100: Cash and Cash Equivalents	<input type="text"/>	0
Line Item 101: Escrow deposit Cash	<input type="text"/>	0
Line Item 102: Restricted Cash / Compensating Balances (section 2-6, chpt 2 handbook 4060.1)	<input type="text"/>	0
Line Item 103: Trading Account Securities	<input type="text"/>	0
Line Item 104: Net Mortgage Servicing Rights	<input type="text"/>	0
Line Item 105: Other Real Estate Owned at Net Realizable Value	<input type="text"/>	0
Line Item 106: Loans Held for Investment	<input type="text"/>	0

▼ Balance Sheet - Unacceptable Assets

Line Item 200: Pledged Assets	<input type="text"/>	0
Line Item 201: Assets Due from an Officer, Stockholder, or Related Entity	<input type="text"/>	0
Line Item 202: Personal Interest Investment	<input type="text"/>	0



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Common Financial Data Entry Errors

- Entering truncated numbers in the financial data template.
- Data entered does not tie to the financial statements submitted.
- Supervised lenders entering pledged assets in the financial data template.
- Supervised lenders failing to include total assets in the financial data template.



Payment

LEAP
Lender Electronic Assessment Portal

Home | Contact Us | Help | Logout
Logged in as: LENDER IDMT00644 (MT0644)

U.S. Department of Housing and Urban Development

489-Sample Institution 2

Recertification Payment

CANCEL SUBMIT

Fee Calculation: Title 2 Main Office Recert Fee: \$500
0 Title 1 Branches Recert Fee: \$0
7 Title 2 Branches Recert Fee: \$1400
0 Title 1 and Title 2 Branches Recert Fee: \$0

Amount Due: \$1,900.00

* Bank Routing Number:

* Bank Account Number:

* Account Type:

CANCEL SUBMIT



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Independent Public Accountant Review

If the Independent Public Accountant (IPA) selects “Does Not Agree” to any procedure, the Lender Electronic Assessment Portal (LEAP) sends the Administrative Contact an e-mail, notifying the lender that the IPA did not attest to the submission.

This agreed-upon procedures engagement was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. The sufficiency of these procedures is solely the responsibility of those parties specified in this report. Consequently, we make no representation regarding the sufficiency of the procedures described in the chart below either for the purpose for which this report has been requested or for any other purpose. The procedures applied and our findings are presented in the chart below.

We were not engaged to, and did not conduct an examination, the objective of which would be the expression of an opinion on the electronic submission of certain information into LEAP. Accordingly, we do not express such an opinion. Had we performed additional procedures, other matters might have come to our attention that would have been reported to you. Further, we take no responsibility for the security of the information transmitted electronically to the U.S. Department of Housing and Urban Development.

This report is intended solely for the information and use of the lender and the U.S. Department of Housing and Urban Development, and is not intended to be and should not be used by anyone other than these specified parties.

No.	Category	Procedures Applies	Agrees	Does Not Agree	No Such Document Issued
1	We compared the electronic FDT input in LEAP to the hard copy FDT provided as a supplemental schedule opined on in relation to the financial statements as a whole and attached in line item 040 of the Audit Related (FDT).	Financial Data Template	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
2	Submit Agreed Upon Procedures				
3	You are submitting your agreement or disagreement with the institution's financial reporting package.				
4	Select 'OK' to continue or 'Cancel' to return to the previous page.				

Independent Public Accountant (IPA) Information

Firm Name:

Employer Identification Number:

Attesting Practitioner's Details

Attesting Practitioner's First Name:

Attesting Practitioner's Middle Name:

Attesting Practitioner's Last Name:

Attesting Practitioner's Title:

Attesting Practitioner's Telephone Number:

Attesting Practitioner's Email Address:

Attesting Practitioner's Fax Number:



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Submit to HUD as Final

Logged in as: LENDER IDMT00644 (MT0644)

LEAP

Lender Electronic Assessment Portal

U.S. Department of Housing and Urban Development

Home Institution ▾ Branches ▾ Recertification ▾ History ▾ Requests ▾ Cash Flow Account Setup

12489-Sample Institution 2-Supervised Small

Recertification Status : In Process

Submit Recertification Package as Final

By selecting "Submit", I certify that to the best of my knowledge and belief, the information contained in this submission is accurate and complete for the specified period. This includes, but is not limited to: the Financial Data Entry items, Audit Related Questions (if applicable), Audited Financial Statements and Supplemental Information or unaudited regulatory report.

Select 'OK' to continue or 'Cancel' to return to the previous page.

OK Cancel

✓ Payment [VIEW](#)

Submit to HUD as Final [SUBMIT](#)



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Rejected Recertification Packages

When FHA rejects a recertification package the Administrative Contact will receive an email with the subject *Recertification Rejection Notice*.

- Lenders are required to complete a new Financial Data Template.
- Non-Supervised, Large Supervised, or Investing lenders must complete the audit-related questions and resubmit recertification package to the IPA for attestation.



Common Deficiencies



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Common Deficiencies

Failure to Properly Calculate Adjusted Net Worth

The Adjusted Net Worth Computation:

- Does not include total FHA activity.
- Is based on financials of consolidated entity instead of the FHA approved entity.
- Fails to exclude assets that are unacceptable in accordance with Handbook 2000.04, REV-2 Change 21, October 2016, Chapter 7, Sections 7-23.



Common Deficiencies (cont.)

Failure to Complete the Computation of Adjusted Net Worth Template

Title II Single Family Program Lenders' Adjusted Net Worth Computation

FHA servicing portfolio* at (end of fiscal year under audit)	_____ (a)
*HUD FHA-insured single-family mortgages only. Include HECMs at maximum claim amount.	
FHA originations – FHA-insured Title II loan originations during the fiscal year	_____ (b)
FHA purchases – FHA-insured Title II third-party originator purchases during the fiscal year	_____ (c)
Total FHA loan activity [(d) = (a)+(b)+(c)]	_____ (d)
FHA-insured Title II loan originations retained at the fiscal yearend	_____ (e)
FHA-insured Title II third-party originator purchases retained at the end of fiscal year	_____ (f)
Adjustments [(g) = (e)+(f)]	_____ (g)
Total adjusted FHA loan activity [(h) = (d)-(g)]	_____ (h)



Common Deficiencies (cont.)

Failure to Exclude Unacceptable Assets from the Computation of Adjusted Net Worth

- Pledged Assets (except supervised institutions)
- An asset due from an officer, stockholder, or related entity
- **An investment in a related entity**
- Any intangible asset
- **Portion of marketable security in excess of lower of cost or market**
- Any asset principally used for the personal enjoyment or benefit of an officer, director, or stockholder
- **The portion of contributed property in excess of the value as of the date of the contribution (The value of contributed property must be reduced by any obligations.)**



Common Deficiencies (cont.)

Failure to Document Acceptable Assets Included in the Computation of Adjusted Net Worth

- **Real Property**
 - Appraisal
 - Recorded Deed
 - Most Recent Mortgage Statement
- **Cash Contributions**
 - Contributor bank statement
 - Mortgagee bank statement showing deposited contribution



Notice of Material Event



Notice of Material Event

A Notice of Material Event is the method of notifying FHA of a change to the information provided at approval, or a change that affects the lender's FHA-approval status and is submitted via LEAP.

- Bankruptcy
- Business Form Change
- Change In Partnership
- Change in Fidelity Bond or Errors & Omissions Insurance
- Lending License(s) Surrender
- **Liquid Assets Deficiency**
- **Net Worth Deficiency**
- **Operating Loss**
- **Principal Activity Change**
- Change of Principal Owners
- Supervision Change
- **Unresolved Findings/Sanctions**



Liquidity or Net Worth Deficiencies

If at any time during the fiscal year the lender falls below the net worth or liquidity requirements, the lender must:

- Report within 30 business days of the deficiency
- Include evidence of actions taken to cure the deficiency



Operating Loss

- When the lender experiences an operating loss of 20 percent or greater of net worth within a quarter, the lender must:
 - Submit financial statements every quarter until lender shows an operating profit for two consecutive quarters, or until lender submits financial reports as part of its annual recertification.
- Use the equation below to calculate the percentage of the operating loss:
 - Current Quarter Operating Loss divided by Prior Quarter End Net Worth



Principal Activity

A Nonsupervised Mortgagee must meet FHA's principal activity requirement by deriving at least 50 percent of its gross revenue from:

- Its activities in lending or investing of funds in real estate Mortgages;
- Consumer installment notes or similar advances of credit;
- The purchase of consumer installment contracts; or
- A directly related field.



Unresolved Findings/Sanctions

- A Mortgagee must submit a Notice of Material Event to FHA and provide relevant documentation if it or any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator employed or retained by the Mortgagee is subject to any Unresolved Findings or Sanctions.
- A Mortgagee must submit a Notice of Material Event to FHA of a change of status in any Unresolved Finding or Sanction previously reported.



Mortgagee Review Board Referral



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Common Mortgagee Review Board Referral Reasons

Failure to:

- Maintain adjusted net worth
- Maintain liquidity requirements
- Submit timely acceptable financial statements
- Notify HUD of an operating loss in excess of 20 percent of net worth
- Meet principal activity
- Submit timely Notice of Material Events
- Notify HUD of regulatory sanctions or consent orders



Helpful References

- FHA Connection user registration details:
<https://entp.hud.gov/clas/reginfo.cfm>
- *Single Family Housing Policy Handbook 4000.1, Doing Business with FHA:*
<http://portal.hud.gov/hudportal/documents/huddoc?id=40001HSGH.pdf>
- LEAP User Manual
http://portal.hud.gov/hudportal/documents/huddoc?id=SFH_LEAP_user_manual.pdf
- The HUD-OIG Consolidated Audit Guide is available at:
<http://www.hudoig.gov/reports-publications/audit-guides/consolidated-audit-guides>
- *Single Family Housing News* (FHA INFO) emails: Frequent email notifications of new policies and training opportunities for anyone who signs up. To sign up go to:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/FHA_INFO_subscribe



FHA Resource Center

	Option	Point of Contact	Hours Available	Comments
1	FHA Knowledge Base – FAQs	www.hud.gov/answers	24/7/365	Knowledge Base web page includes option to email questions.
2	Email	answers@hud.gov	24/7/365	
3	Telephone	1-800-CALL-FHA (1-800-225-5342) Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.	8:00 AM to 8:00 PM Eastern M-F	Voicemail is available after hours or during extended wait periods.

FHA INFO emails: Frequent email notifications of new policies and training opportunities for anyone who signs up. Subscribe at: https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/FHA_INFO_subscribe



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Q&A



Q&A Instructions

Check your audio to ensure it's working correctly:

- Click *Test Speaker & Microphone* option or Microphone icon if image is crossed out.
- Test/change audio settings on computer/smartphone/telephone by selecting *Audio Settings* on toolbar.

Access audio using one of the following options:

Option A: Computer or smartphone

- If viewing webinar through computer or smartphone, click *Raise Hand* icon.
- You will receive an onscreen message to unmute yourself, **single-click the *Unmute Myself button***.
- When prompted by moderator, provide your name, company affiliation, then ask your question.

Option B: Standard telephone line

- To ask a question, press *9 to be placed in queue.
- Webinar moderator will unmute your phone and you will hear the following automated message, “***You Are Unmuted***” which allows you to begin speaking.
- When prompted by moderator, provide your name, company affiliation, then ask your question.



Thank you for joining us today!

